

PRISM Horizon 8 Strategy

Strategy Overview

PRISM is a defined return profile, discretionary managed investment service. **PRISM** offers a wide range of defined return profiles with different risk and return characteristics so that investors and Financial Advisers can match specific requirements with precision.

Each profile has a defined mean return and a defined volatility which, together with the performance of the Master Investment Strategy, are used to mathematically calculate the return in each period. The Master Investment Strategy is a highly diversified investment portfolio which aims to optimise returns per unit of risk.

Some profiles enjoy an element of capital protection over their stated investment time horizon, giving greater peace of mind to investors with less risk appetite.

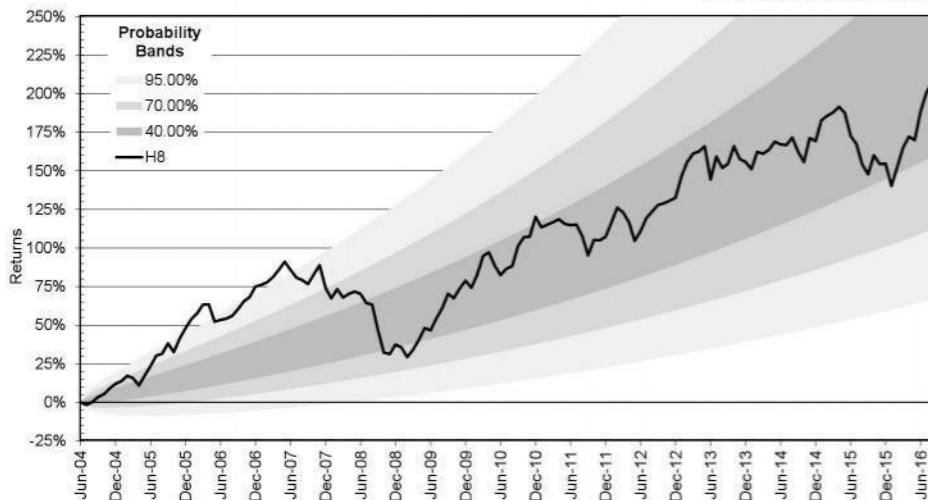
The **PRISM** Horizon 8 Strategy aims to provide a compelling and complete investment with the following characteristics:

- A simple defined return investment
- The investment objective is to achieve an optimal balance between risk and return that maximises expected returns and minimises the downside risk over the stated time horizon
- Investment time horizon is a rolling 8 year period
- Low fees are required
- High levels of diversification of underlying investment exposure and risk

Performance

| | 3 Months | 6 Months | 1 Year | 3 Years | 5 Years | 10 Years | Annualised |
|-------------------|----------|----------|--------|---------|---------|----------|--------------------|
| Returns | 6.70% | 16.08% | 24.28% | 20.90% | 57.69% | 91.95% | 9.61% [†] |
| Volatility | - | - | 12.70% | 11.53% | 11.67% | 12.52% | 12.37% |

[†] Annualised return since inception



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Defined Return Profile

Defined Mean Returns: 10.00%
 Defined Volatility: 12.50%

Capital Protections

Investment Time Horizon: 8 years
 Over Full Time Horizon: n/a

Key Information

Currency

Sterling

Minimum Initial Investment

£15,000

Dealing Frequency

Weekly

Dealing Cut-Off

Tuesday at 12:30pm

Initial Charge

Nil

Exit Charge

Nil

Master Investment Strategy Management Charge

0.25%*

Issuer/Counterparty

Capital Financial Markets Limited

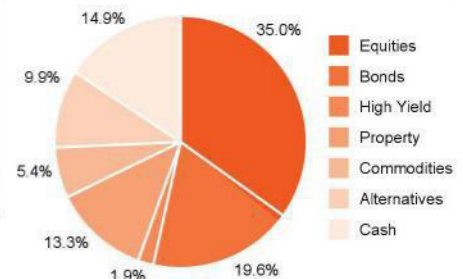
Investment Manager & Promoter

Capital International Limited

Custodian

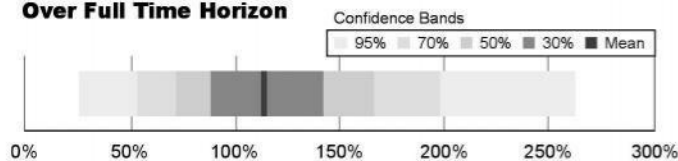
Capital International Limited

Master Strategy Allocations

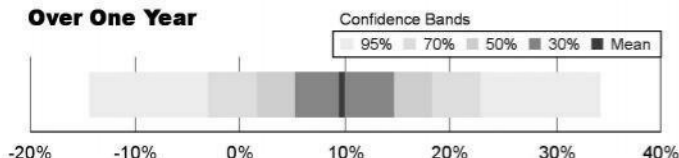


Expected Return Distributions

Over Full Time Horizon



Over One Year



Investment Commentary

Global risk assets were tested early in September as central banks questioned the benefits of further monetary easing.

The US Federal Reserve reigned in its outlook for future interest rate increases later in the month while the Bank of Japan confirmed a change of tact with regard to its policy approaches; targeting a 10 year bond yield ceiling of close to zero per cent and expanding its shorter term inflation target with a view of achieving the 2% on average over a longer period.

Markets have since rebounded from any losses and continue to perform strongly.

Oil has strengthened following OPEC's decision to trim output and could impact yields and inflation.

Sterling continues to show weakness.